

Below is a judgment of the court. If the judgment is for money, the applicable judgment interest rate is: 5.18% per annum.

  
\_\_\_\_\_  
PETER C. MCKITTRICK  
U.S. Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF OREGON**

In re

Gloria Mae Nelson and  
Larry Howard Nelson,

Debtors.

United States Trustee,

Plaintiff,

v.

Keith H. Bray and The Rezidential Group, Inc.,  
a California Corporation,

Defendants.

Case No. 23-30994-pcm13

Adversary No. 23-03065-pcm

**DEFAULT JUDGMENT**

Based on the Order of Default entered herein (Doc. 13); the United States Trustee's Memorandum in Support of Default Judgment (Doc. 19); the evidence offered at the Prove-up Hearing held on February 15, 2024; and for the reasons stated in the Court's Memorandum Decision (Doc. 29):

**IT IS HEREBY ORDERED AND ADJUDGED** that:

- a. Defendants are assessed \$22,500 in fines, payable to the U.S. Trustee.
- b. Defendants shall pay debtors Gloria Mae Nelson and Larry Howard Nelson \$7,990 pursuant to 11 U.S.C. § 110(i)(1)(B)(ii).
- c. Defendants shall pay debtors Gloria Mae Nelson and Larry Howard Nelson \$3,995 as forfeited fees; the funds shall be made payable to the Debtors and turned over the United States Trustee.
- d. Liability for the amounts above shall be joint and several between the Defendants.
- e. Pursuant to 11 U.S.C. § 110(j)(2)(B), Keith H. Bray and The Rezidential Group, Inc. are prohibited from acting as bankruptcy petition preparers in the District of Oregon, including the following:
  1. Preparing a document for filing by a debtor in the United States Bankruptcy Court for the District of Oregon or the United States District Court for the District of Oregon in connection with a case under title 11 of the United States Code.
  2. Engaging in the unauthorized practice of law, including providing legal advice to a potential or current debtor whether over the internet, via email, or by any other means.
  3. Using the term “legal” or similar terms in advertisements, including on the Rezidential Group website.

# # #

I hereby certify that I have complied with the requirements of LBR 9021-1.

Presented by:

GREGORY M. GARVIN  
Acting United States Trustee for Region 18

/s/ Christian Torimino  
Christian A. Torimino, WSBA #52927  
Trial Attorney  
U.S. Department of Justice  
Office of the United States Trustee  
1220 SW 3rd Ave. Rm 315  
Portland, OR 97204  
Tel: (202) 306-4948  
Email: [christian.torimino@usdoj.gov](mailto:christian.torimino@usdoj.gov)

Copies to:

Keith H. Bray  
27905 Ridgebrook Ct.  
Rancho Palos Verdes, CA 90275

Keith H. Bray  
15917 Prairie Ave.  
#2  
Lawndale, CA 90260

The Rezidential Group, Inc.  
15917 Prairie Ave.  
#2  
Lawndale, CA 90260

The Rezidential Group, Inc.  
955 Deep Valley Drive  
PO Box 4523  
Palos Verdes Peninsula, CA 90274